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**UTILITY  
PATENT APPLICATION  
TRANSMITTAL**

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Attorney Docket No.	1158.41324C13
First Inventor	KIGHT, PETER J.
Title	SYSTEM AND METHOD FOR ELECTRONICALLY PROVIDING CUSTOMER SERVICES INCLUDING PAYMENT OF BILLS, FINANCIAL ANALYSIS AND LOANS
Express Mail Label No.	

**APPLICATION ELEMENTS**  
SEE MPEP chapter 600 concerning utility patent application contents.

**ADDRESS TO:**  
Mail Stop Patent Application  
Commissioner for Patents  
P.O. Box 1450  
Alexandria VA 22313-1450

1.  Fee Transmittal Form (e.g., PTO/SB/17)  
*(Submit an original and a duplicate for fee processing)*
2.  Applicant claims small entity status.  
See 37 CFR 1.27.
3.  Specification [Total Pages: 31 ]  
*(preferred arrangement set forth below)*
  - Descriptive title of the invention
  - Cross Reference to Related Applications
  - Statement Regarding Fed sponsored R & D
  - Reference to sequence listing, a table, or a computer program listing appendix
  - Background of the Invention
  - Brief Summary of the Invention
  - Brief Description of the Drawings *(if filed)*
  - Detailed Description
  - Claim(s)
  - Abstract of the Disclosure
4.  Drawing(s) (35 U.S.C. 113) [Total Sheets: 1 ]
5. Oath or Declaration [Total Sheets: 4 ]
  - a.  Newly executed (original or copy)
  - b.  Copy from a prior application (37 CFR 1.63 (d))  
*(for continuation/divisional with Box 18 completed)*
- i.  **DELETION OF INVENTOR(S)**  
Signed statement attached deleting inventor(s)  
Named in the prior application, see 37 CFR 1.63(d)(2) and 1.33(b)
6.  Application Data Sheet. See 37 CFR 1.76

7.  CD-ROM or CD-R in duplicate, large table or Computer Program (Appendix)
8. Nucleotide and/or Amino Acid Sequence Submission *(if applicable, all necessary)*
  - a.  Computer Readable Form (CRF)
  - b. Specification Sequence Listing on:
    - i.  CD-ROM or CD-R (2 copies); or
    - ii.  paper
- c.  Statements verifying identity of above copies

- ACCOMPANYING APPLICATION PARTS**
9.  Assignment Papers (cover sheet & documents(s))
  10.  37 CFR 3.73(b) Statement  Power of Attorney *(when there is an assignee)*
  11.  English Translation Document *(if applicable)*
  12.  Information Disclosure Statement (IDS)/PTO-1449  Copies of IDS Citations
  13.  Preliminary Amendment
  14.  Return Receipt Postcard (MPEP 503) *(Should be specifically itemized)*
  15.  Certified Copy of Priority Document(s) *(if foreign priority is claimed)*
  16.  Nonpublication Request under 35 U.S.C. 122 (b)(2)(B)(i). Applicant must attach form PTO/SB/35 or its equivalent.
  17.  Other: **Credit Card Payment Form and Application Data Sheet**

18. If a CONTINUING APPLICATION, check appropriate box, and supply the requisite information below and in a preliminary amendment, or in an Application Data Sheet under 37 CFR 1.76:

Continuation  Divisional  Continuation-in-part (CIP) of prior application No.: 09/250,711

Prior application information: Examiner: \_\_\_\_\_ Art Unit: \_\_\_\_\_

For CONTINUATION OR DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 5b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

19. CORRESPONDENCE ADDRESS

<input checked="" type="checkbox"/> Customer Number	020457			OR <input type="checkbox"/> Correspondence address below
Name	ANTONELLI, TERRY, STOUT & KRAUS, LLP			
Address				
City	State		Zip Code	
Country	Telephone	(703) 312-6600	Fax	(703) 312-6666
Name (Print/Type)	Registration No. (Attorney/Agent)			30,226
Signature				Date
October 31, 2003				

This collection of information is required by 37 CFR 1.53(b). The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS

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# FEE TRANSMITTAL for FY 2004

Effective 10/01/2003. Patent fees are subject to annual revision.

 Applicant claims small entity status. See 37 CFR 1.27

TOTAL AMOUNT OF PAYMENT (\$ 770.00)

Complete if Known	
Application Number	
Filing Date	October 30, 2003
First Named Inventor	KIGHT, PETER J.
Examiner Name	
Art Unit	
Attorney Docket No.	1158.41324C13

## METHOD OF PAYMENT (check all that apply)

 Check     Credit Card     Money Order     Other     None
 Deposit Account:

Deposit Account Number	01-2135
Deposit Account Name	Antonelli, Terry, Stout & Kraus, LLP

The Director is authorized to: (check all that apply)

- Charge fee(s) indicated below     Credit any overpayments
- Charge any additional fee(s) during the pendency of this application.
- Charge fee(s) indicated below, except for the filing fee to the above-identified deposit account.

## FEE CALCULATION

## 1. BASIC FILING FEE

Large Entity Fee Code (\$)	Small Entity Fee Code (\$)	Fee Description	Fee Paid
1001 770	2001 385	Utility filing fee	770.00
1002 340	2002 170	Design filing fee	
1003 530	2003 265	Plant filing fee	
1004 770	2004 385	Reissue filing fee	
1005 160	2005 80	Provisional filing fee	

SUBTOTAL (1) \$ 770.00

## 2. EXTRA CLAIM FEES FOR UTILITY AND REISSUE

Extra Claims	Fee from below	Fee Paid
Total Claims 20	-20** = 0	x =
Indep. Claims 3	-3** =	x =
Multiple Dependent		=

## Large Entity Small Entity

Fee Code (\$)	Fee Code (\$)	Fee Description	Fee Paid
1202 18	2202 9	Claims in excess of 20	
1201 86	2201 43	Independent claims in excess of 3	
1203 290	2203 145	Multiple dependent claim, if not paid	
1204 86	2204 43	** Reissue independent claims over original patent	
1205 18	2205 9	** Reissue claims in excess of 20 and over original patent	

SUBTOTAL (2) \$ [REDACTED]

\*\*or number previously paid, if greater; For Reissues, see above.

3. ADDITIONAL FEES		FEE DESCRIPTION (continued)		Fee Paid
Large Entity	Small Entity	Fee Code (\$)	Fee Description	
		1051 130	Surcharge – late filing fee or oath	
		1052 50	Surcharge – late provisional filing fee or cover sheet	
		1053 130	Non-English specification	
		1812 2,520	For filing a request for ex parte reexamination	
		1804 920*	Requesting publication of SIR prior to Examination action	
		1805 1,840	1,840*Requesting publication of SIR after Examiner action	
		1251 110	Extension for reply within first month	
		1252 420	Extension for reply within second month	
		1253 950	Extension for reply within third month	
		1254 1,480	Extension for reply within fourth month	
		1255 2,010	1,005 Extension for reply within fifth month	
		1401 330	Notice of Appeal	
		1402 330	Filing a brief in support of an appeal	
		1403 290	Request for oral hearing	
		1451 1,510	1,510 Petition to institute a public use proceeding	
		1452 110	Petition to revive – unavoidable	
		1453 1,330	Petition to revive – unintentional	
		1501 1,330	Utility issue fee (or reissue)	
		1502 480	Design issue fee	
		1503 640	Plant issue fee	
		1406 130	Petitions to the Commissioner	
		1807 50	Processing fee under 37 CFR 1.17(q)	
		1806 180	Submission of Information Disclosure Stmt	
		8021 40	Recording each patent assignment per property (times number of properties)	
		1809 770	Filing a submission after final rejection (37 CFR § 1.129(a))	
		1810 770	For each additional invention to be examined (37 CFR § 1.129(b))	
		1801 770	Request for Continued Examination (RCE)	
		1802 900	Request for expedited examination of a design application	
		Other fee (specify) _____		
		*Reduced by Basic Filing Fee Paid		SUBTOTAL (3) (\$)

## SUBMITTED BY

Complete (if applicable)	
Name (Print/Type)	Alfred A. Stadnicki
Signature	[Signature]

WARNING: Information on this form may become public. Credit card information should not be included on this form. Provide credit card information and authorization on PTO-2038.

This collection of information is required by 37 CFR 1.17 and 1.27. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450

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